

Cultural Federation of Nova Scotia

Benefit Summary

Administrative Support: Jennifer

admin@equisgroup.ca

Independent Broker: Geoff

geoff@equisgroup.ca

Manulife Claims & Coverage Inquiries:

1.800.268.6195



*this plan covers pre-existing conditions as long as the employee signs up within 30 days of satisfying the waiting period.

Carrier	Manulife
Life Insurance and AD&D	
Benefit Amount	2 Times Salary
Maximum Coverage	\$300,000
Reduced to	50% at age 65
Termination Age	Age 70
Dependant Life	
Benefit Amount	\$5,000 Spouse / \$2,500 Children
Other Insurance	
Critical Illness Insurance	\$25,000 per employee
Long-Term Disability	
Coverage	66.67% of Monthly Income
Waiting Period, payable to:	112 day wait, payable to age 65
Definition of Disability	2-Yr Own Occ, then Any Occ
Max Coverage with medical	\$3,500
Healthcare	
Termination Age for all Health & Dental	Age 85
All other Extended HealthCare Coinsurance	100%
Annual Deductible	No Deductible
Hospital / Ambulance Coverage	Semi-Private @ 100%
Out-of-country Coverage	First 60 days of a trip
EFAP	
Employee & Family Assistance Plan	Included
Mental Health	
Mental Health Practitioners	100% up to \$750 per year
Other Covered Practitioners	
Massage, Chiro, Physio, Acupuncture, Naturopath, Podiatrist, Speech Therapist, Osteopath	100% up to \$750, per practitioner, per year, per person in your family
Prescription Drugs	
Coinsurance	100%
Per prescription deductible	\$5.00
Annual Maximum	Unlimited
Drug plan basis	Generic Substitution
VisionCare	
Eye Exams	Reasonable & Customary (\$150)
Lens, Frames, Contacts every 24 months	\$125
This is a 12-month benefit for children	\$125
Dental	
Basic & Routine Services	100%
Major Services (Crown, Denture, Bridge, Implant)	50%
Basic & Major combined Maximum	\$1,500
Orthodontics	Not Included
Dental Visits	every 9 months